

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks :
1999 and 2000 (Part 5 of 12)
OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	As on March 31									
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank*		ICICI Bank	
	1999 (21)	2000 (22)	1999 (23)	2000 (24)	1999 (25)	2000 (26)	1999 (27)	2000 (28)	1999 (29)	2000 (30)
1. Capital	2171	2171	27	81	10400	12136	20000	40686	16500	19682
	(0.3)	(0.3)	(0.2)	(0.5)	(2.0)	(1.6)	(4.6)	(3.5)	(2.4)	(1.6)
2. Reserves and Surplus	30090	34027	533	581	18625	40678	13893	50824	14333	95269
	(3.7)	(4.5)	(4.3)	(3.9)	(3.6)	(5.4)	(3.2)	(4.4)	(2.1)	(7.9)
2.1. Statutory Reserves	11916	13416	205	211	6519	9235	5074	10130	7886	10386
2.2. Capital Reserves	961	918	-	-	-	-	-	-	-	-
2.3. Share Premium	14891	14894	10	10	-	13019	-	1578	3750	76903
2.4. Revenue and other Reserves	2315	2315	319	360	12076	18389	-	22484	2684	7966
2.5. Balance of Profit	8	2485	-	-	30	36	8819	-	13	14
3. Deposits	678207	646338	11332	13862	409680	619885	291511	842772	607294	986602
	(84.0)	(85.0)	(90.9)	(92.3)	(78.8)	(82.3)	(67.0)	(72.3)	(87.0)	(81.7)
3.1. Demand deposits	43190	43728	627	975	37954	84541	98152	277991	57662	158748
(i) From banks	9269	4812	101	173	54	10	306	16874	740	8545
(ii) From others	33921	38917	526	801	37901	84532	97846	261117	56922	150202
3.2. Savings bank deposits	84684	99991	1919	2335	12365	29425	34651	112495	22712	53326
3.3. Term deposits	550334	502619	8786	10553	359361	505919	158708	452286	526920	774528
(i) From banks	131671	49970	419	281	105627	138377	-	16443	131415	155357
(ii) From others	418663	452650	8367	10272	253734	367542	158708	435843	395505	619171
3.A. Deposits of branches in India	678207	646338	11332	13862	409680	619885	291511	842772	607294	986602
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	48833	37962	233	84	48304	39866	44788	142874	19989	49147
	(6.0)	(5.0)	(1.9)	(0.6)	(9.3)	(5.3)	(10.3)	(12.3)	(2.9)	(4.1)
4.1. Borrowings in India	48833	37962	233	84	45778	30932	42649	141048	19989	49147
(i) From Reserve Bank of India	3325	11066	-	-	10000	6000	12368	20469	14848	21867
(ii) From other banks	16131	-	-	-	18500	7500	9788	76541	4177	19218
(iii) From other institutions and agencies	29377	26896	233	84	17278	17432	20493	44038	964	8062
4.2. Borrowings outside India	-	-	-	-	2526	8934	2139	1826	-	-
5. Other liabilities	48142	39756	336	408	33024	40557	64804	88458	40051	56563
	(6.0)	(5.2)	(2.7)	(2.7)	(6.4)	(5.4)	(14.9)	(7.6)	(5.7)	(4.7)
5.1. Bills Payable	15008	4139	66	68	5479	9294	24397	37207	11219	14220
5.2. Inter-office adjustments	-	8355	64	45	-	-	-	-	-	-
5.3. Interest accrued	3432	2167	90	87	4128	4364	4951	10545	2349	3352
5.4. Others (including provisions)	29702	25095	117	209	23416	26899	35456	40706	26483	38991
Total Liabilities	807443	760255	12461	15016	520033	753122	434996	1165614	698167	1207263
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank *		ICICI Bank	
	1999 (21)	2000 (22)	1999 (23)	2000 (24)	1999 (25)	2000 (26)	1999 (27)	2000 (28)	1999 (29)	2000 (30)
1. Cash in hand	5717	6056	261	426	725	930	1591	4126	926	3145
	(0.7)	(0.8)	(2.1)	(2.8)	(0.1)	(0.1)	(0.4)	(0.4)	(0.1)	(0.3)
2. Balances with RBI	38874	32986	1117	1312	46648	50480	27574	80856	45654	69044
	(4.8)	(4.3)	(9.0)	(8.7)	(9.0)	(6.7)	(6.3)	(6.9)	(6.5)	(5.7)
3. Balances with banks in India	27150	4183	412	297	1273	5081	865	3372	24197	31800
	(3.4)	(0.6)	(3.3)	(2.0)	(0.2)	(0.7)	(0.2)	(0.3)	(3.5)	(2.6)
4. Money at call and short notice	-	5100	287	493	8878	14872	3609	14848	91012	235780
	(-)	(0.7)	(2.3)	(3.3)	(1.7)	(2.0)	(0.8)	(1.3)	(13.0)	(19.5)
5. Balances with banks outside India	295	2581	-	-	512	2421	2025	58562	2035	1748

	(-)	(0.3)	(-)	(-)	(0.1)	(0.3)	(0.5)	(5.0)	(0.3)	(0.1)
6. Investments	260172	266601	2619	3420	196187	292584	190380	574828	286123	441668
	(32.2)	(35.1)	(21.0)	(22.8)	(37.7)	(38.8)	(43.8)	(49.3)	(41.0)	(36.6)
6.A. Investments in India	260172	266601	2619	3420	196187	292584	190380	574828	286123	441668
(i) Government securities	173157	177600	2049	2828	105297	173076	86760	321747	152736	281494
(ii) Other approved securities	7471	6623	459	456	585	585	-	1194	-	-
(iii) Shares	14033	12580	-	-	18882	23027	14666	25699	13800	16095
(iv) Debentures and Bonds	62553	66182	110	135	70257	92493	85895	186632	66661	113722
(v) Subsidiaries and/or joint ventures	1500	1500	-	-	-	-	-	-	-	-
(vi) Others	1458	2117	1	1	1166	3402	3059	39556	52925	30357
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	422777	403571	6640	7840	211844	321101	140056	336227	211012	365734
	(52.4)	(53.1)	(53.3)	(52.2)	(40.7)	(42.6)	(32.2)	(28.8)	(30.2)	(30.3)
7.1. Bills purchased and discounted	129705	67310	168	206	51033	59511	29455	57120	45496	70129
7.2. Cash credits, overdrafts & loans	193187	214432	2220	2552	105088	181671	50327	146793	138351	257767
7.3. Term loans	99885	121829	4252	5083	55723	79920	60274	132314	27166	37838
Priority sector advances included in 7	122755	142975	3068	3873	51292	70348	19947	58586	47782	49737
8. Fixed Assets	15482	14495	954	1023	32451	33829	13155	23676	19963	22212
	(1.9)	(1.9)	(7.7)	(6.8)	(6.2)	(4.5)	(3.0)	(2.0)	(2.9)	(1.8)
8.1. Premises	12540	7583	726	758	13402	14343	4799	9280	15828	12800
8.2. Fixed assets under construction	-	-	-	-	-	-	352	-	-	-
8.2. Other Fixed assets	2942	6912	228	265	19049	19486	8004	14396	4135	9412
9. Other Assets	36978	24682	171	205	21514	31824	37454	69119	17245	36132
	(4.6)	(3.2)	(1.4)	(1.4)	(4.1)	(4.2)	(8.6)	(5.9)	(2.5)	(3.0)
9.1. Inter - office adjustments (net)	12765	-	-	-	-	-	-	-	1	486
9.2. Interest accrued	11397	11695	105	136	5413	8483	4401	16212	6615	11474
9.3. Tax paid	7125	8572	26	26	548	778	1361	1488	224	3676
9.4. Stationery and Stamps	209	213	20	16	15	17	42	41	2	10
9.5. Others	5481	4203	20	27	15538	22546	31650	51378	10403	20486
Total Assets	807443	760255	12461	15016	520033	753122	434996	1165614	698167	1207263
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	14000	14000	15891	15901	4784	4801	1350	1350	600	600
	(4.1)	(3.1)	(2.6)	(2.0)	(0.6)	(0.5)	(0.3)	(0.2)	(0.2)	(0.2)
2. Reserves and Surplus	7723	11956	37073	37428	38055	48015	24821	29837	18866	25470
	(2.3)	(2.6)	(6.0)	(4.7)	(5.1)	(4.5)	(5.1)	(5.2)	(6.0)	(6.8)
2.1. Statutory Reserves	1108	2787	7410	8813	6535	9539	12042	15000	6420	8560
2.2. Capital Reserves	-	-	-	-	33	33	-	-	73	73
2.3. Share Premium	3200	3200	21617	21654	8627	8641	7198	7198	500	500
2.4. Revenue and other Reserves	-	3	5091	4708	22860	29802	5580	7635	11869	16332
2.5. Balance of Profit	3414	5967	2955	2254	-	-	1	4	4	5
3. Deposits	275128	344817	501842	654597	644403	942209	438211	517417	253793	309061
	(80.5)	(76.4)	(81.4)	(81.9)	(85.7)	(89.2)	(89.9)	(90.1)	(81.3)	(82.5)
3.1. Demand deposits	62484	42842	56005	87069	114290	182089	29858	40174	28282	34630
(i) From banks	7	33	1604	5983	3911	4866	701	463	1005	837
(ii) From others	62478	42809	54401	81087	110378	177223	29157	39712	27277	33793
3.2. Savings bank deposits	7572	17326	9397	13451	121608	159620	55693	69437	21660	27762
3.3. Term deposits	205072	284649	436440	554076	408505	600500	352660	407806	203851	246669
(i) From banks	11132	22078	125638	193848	79016	150137	28060	37926	30867	31244
(ii) From others	193940	262571	310801	360229	329489	450363	324600	369880	172984	215425
3.A. Deposits of branches in India	275128	344817	501842	654597	644403	942209	438211	517417	253793	309061

3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	35957	57637	40542	55141	20931	2053	12477	13377	23532	22450
	(10.5)	(12.8)	(6.6)	(6.9)	(2.8)	(0.2)	(2.6)	(2.3)	(7.5)	(6.0)
4.1. Borrowings in India	35957	57637	40542	55141	20763	1527	12477	13377	20918	22245
(i) From Reserve Bank of India	11977	22332	26300	27147	-	-	4861	8704	5870	7925
(ii) From other banks	7000	16305	3078	3402	163	22	-	3	1001	-
(iii) From other institutions and agencies	16980	19000	11164	24592	20600	1505	7616	4669	14047	14320
4.2. Borrowings outside India	-	-	-	-	168	526	-	-	2614	204
5. Other liabilities	9114	22804	21466	36622	43776	59046	10416	12246	15274	16937
	(2.7)	(5.1)	(3.5)	(4.6)	(5.8)	(5.6)	(2.1)	(2.1)	(4.9)	(4.5)
5.1. Bills Payable	4211	6552	4777	8141	18945	23682	4346	3982	7955	6482
5.2. Inter-office adjustments	7	-	155	-	3739	9170	1179	1652	1602	3541
5.3. Interest accrued	1311	1586	6634	8216	4487	6680	913	1428	2346	2096
5.4. Others (including provisions)	3586	14667	9900	20265	16604	19514	3978	5184	3372	4818
Total Liabilities	341922	451215	616813	799689	751948	1056124	487274	574227	312065	374517
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31									
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	374	799	740	993	5702	6479	4526	4139	2409	3407
	(0.1)	(0.2)	(0.1)	(0.1)	(0.8)	(0.6)	(0.9)	(0.7)	(0.8)	(0.9)
2. Balances with RBI	25175	38711	36790	35972	71643	133734	40999	48694	23123	24815
	(7.4)	(8.6)	(6.0)	(4.5)	(9.5)	(12.7)	(8.4)	(8.5)	(7.4)	(6.6)
3. Balances with banks in India	17969	7787	9958	17336	51352	86606	39137	48784	22097	30950
	(5.3)	(1.7)	(1.6)	(2.2)	(6.8)	(8.2)	(8.0)	(8.5)	(7.1)	(8.3)
4. Money at call and short notice	10700	6221	10600	38720	-	3	-	-	-	-
	(3.1)	(1.4)	(1.7)	(4.8)	(-)	(-)	(-)	(-)	(-)	(-)
5. Balances with banks outside India	3303	4870	36116	16344	5370	2759	2175	1048	2559	549
	(1.0)	(1.1)	(5.9)	(2.0)	(0.7)	(0.3)	(0.4)	(0.2)	(0.8)	(0.1)
6. Investments	161706	212392	209507	273176	295063	425432	177506	206279	101904	118431
	(47.3)	(47.1)	(34.0)	(34.2)	(39.2)	(40.3)	(36.4)	(35.9)	(32.7)	(31.6)
6.A. Investments in India	161706	212392	209507	273176	295063	425432	177506	206279	101904	118431
(i) Government securities	76495	103242	149670	208834	191311	253784	114872	132597	69078	68981
(ii) Other approved securities	-	-	2620	2600	24988	23533	6442	6320	4853	4116
(iii) Shares	15375	20629	1747	2244	2420	12780	2844	3051	1857	2427
(iv) Debentures and Bonds	64157	83530	53343	56863	70158	128599	48411	54988	25993	41155
(v) Subsidiaries and/or joint ventures	-	-	-	-	-	982	-	-	-	-
(vi) Others	5680	4991	2127	2635	6186	5754	4938	9322	124	1751
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	107444	160071	266227	367705	295096	351807	204663	245143	144788	180730
	(31.4)	(35.5)	(43.2)	(46.0)	(39.2)	(33.3)	(42.0)	(42.7)	(46.4)	(48.3)
7.1. Bills purchased and discounted	42393	49456	45707	56243	16056	21781	22983	27589	21493	41437
7.2. Cash credits, overdrafts & loans	36150	54533	173182	235069	169479	189091	136752	159603	77066	85024
7.3. Term loans	28902	56081	47338	76394	109561	140935	44929	57951	46229	54269
Priority sector advances included in 7	25699	33902	65381	74204	60994	81217	78146	91602	54986	70206
8. Fixed Assets	7792	9437	12446	11179	6339	10731	7818	7166	4389	4042
	(2.3)	(2.1)	(2.0)	(1.4)	(0.8)	(1.0)	(1.6)	(1.2)	(1.4)	(1.1)
8.1. Premises	3303	1974	2818	2801	3027	5644	5819	3261	3221	1645
8.2. Fixed assets under construction	105	-	-	-	1319	2589	-	-	-	54
8.2. Other Fixed assets	4384	7464	9628	8378	1993	2497	1999	3905	1168	2343
9. Other Assets	7459	10925	34429	38264	21384	38572	10450	12974	10796	11595

